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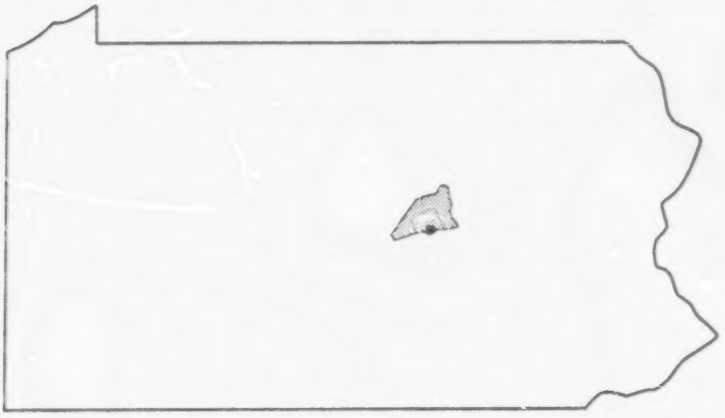
FLOOD INSURANCE STUDY

ORIGINAL

BOROUGH OF NEW BERLIN, PENNSYLVANIA
UNION COUNTY



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Federal Emergency Management Agency

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Penns Creek Panel 01P

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PUBLISHED SEPARATELY:

Flood Insurance Rate Map

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FLOOD INSURANCE STUDY
BOROUGH OF NEW BERLIN, PENNSYLVANIA

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Borough of New Berlin, Union County, Pennsylvania, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study will be used to convert New Berlin to the regular program of flood insurance by the Federal Emergency Management Agency (FEMA). Local and regional planners will use this study in their efforts to promote sound flood plain management.

This Flood Insurance Study was prepared by compiling pertinent information for the flood hazard areas in the Borough of New Berlin from existing technical and/or scientific data originally prepared by others for purposes other than the preparation of this Flood Insurance Study. This existing data was reviewed by FEMA prior to its use in the development of this Flood Insurance Study to ensure compliance with National Flood Insurance Program (NFIP) accuracy requirements.

In some states or communities, flood plain management criteria or regulations may exist that are more restrictive or comprehensive than those on which these federally-supported studies are based. These criteria take precedence over the minimum federal criteria for purposes of regulating development in the flood plain, as set forth in the Code of Federal Regulations at 44 CFR, 60.3. In such cases, however, it shall be understood that the state (or other jurisdictional agency) shall be able to explain these requirements and criteria.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were prepared by Bourquard and Berger Associates during the preparation of the Flood Insurance Study for the Township of Jackson, Snyder County, Pennsylvania. The Jackson study was completed in February 1980.

1.3 Coordination

On June 10, 1985, the results of this study were reviewed at a final Consultation and Coordination Officer's (CCO) meeting attended by representatives of FEMA and the Borough of New Berlin.

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2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the Borough of New Berlin, Union County, Pennsylvania. The area of study is shown on the Vicinity Map (Figure 1).

Flooding from the portion of Penns Creek affecting New Berlin was studied by detailed methods. Penns Creek was studied by detailed methods from approximately 5,730 feet downstream of State Route 204 to approximately 3,420 feet upstream of State Route 204. The areas studied by detailed methods were selected based upon the extent and validity of available existing hydrologic and hydraulic data.

Tan Run was studied by approximate methods. Approximate methods of analysis were used to study all remaining areas having a potential flood hazard that did not have available scientific or technical data.

2.2 Community Description

The Borough of New Berlin is located in the southern portion of Union County in central Pennsylvania, approximately 45 miles north of the City of Harrisburg. It is completely surrounded by the Township of Limestone.

2.3 Principal Flood Problems

The U. S. Geological Survey (USGS) gage (No. 5550) located on Penns Creek near State Route 104 measures the flow of water from a 301-square mile portion of the Penns Creek watershed. The gage is approximately 4 miles north of New Berlin and has been in operation since 1930. The highest recorded discharges at this gage were 34,600 cubic feet per second (cfs) in June 1972, 19,800 cfs in September 1934, and 15,700 cfs in March 1936. The corresponding recurrence intervals for the floods were 240, 40, and 20 years, respectively. These floods were the result of periods of spring rainfall and snowmelt or tropical storms moving north along the Atlantic coastline.

3.0 ENGINEERING METHODS

For the flooding source studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude which are expected to be equaled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for flood plain management and for flood insurance rates. These

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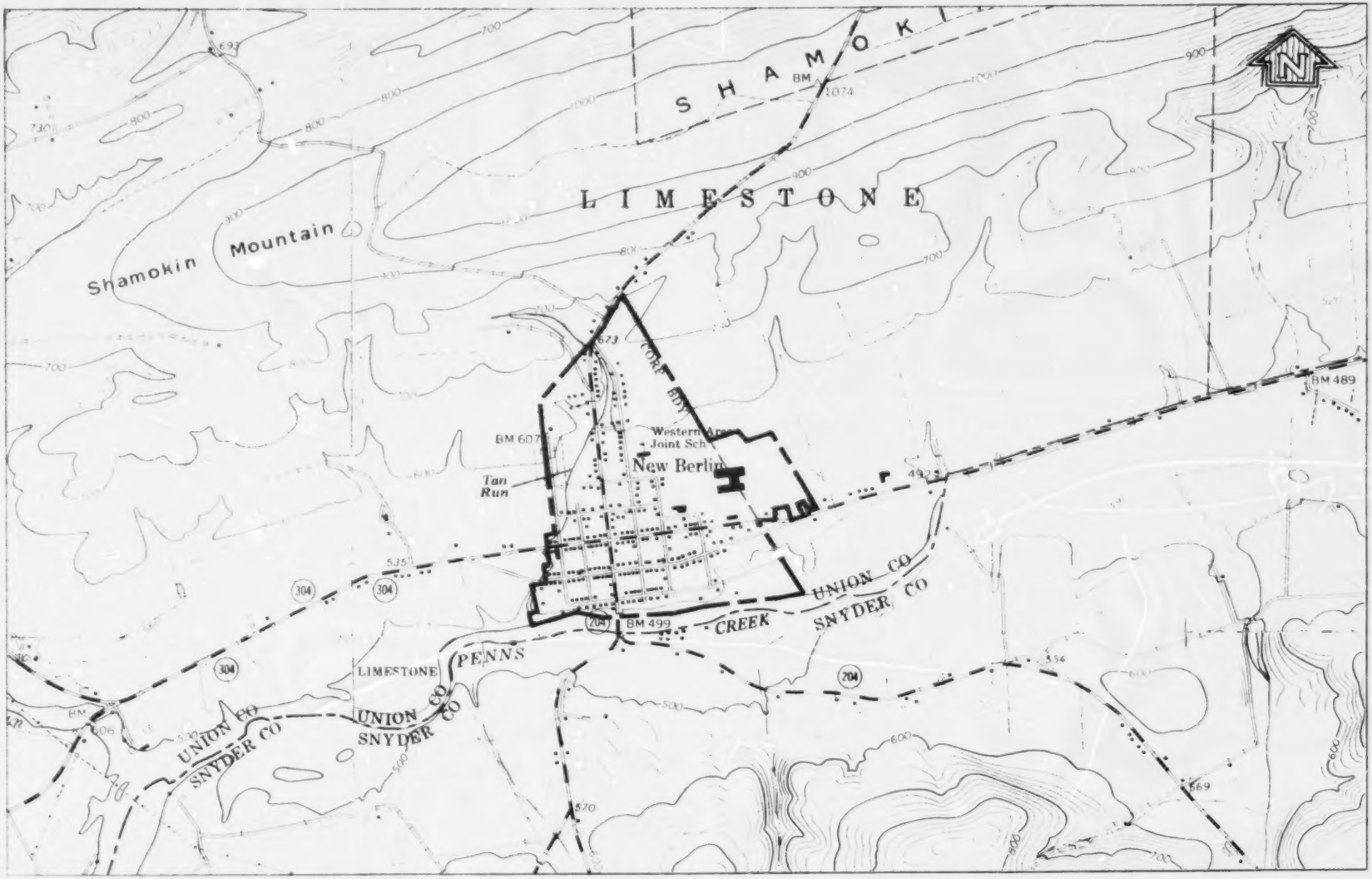

FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

BOROUGH OF NEW BERLIN, PA

(UNION CO.)

APPROXIMATE SCALE

2000 0 2000 4000 6000 FEET

VICINITY MAP

events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10, 2, 1, and 0.2 percent chance, respectively, of being equaled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for the flooding source studied in detail affecting the community.

The detailed analysis for Penns Creek was taken from the Flood Insurance Study for the Township of Jackson (Reference 1). In the Jackson study, a peak discharge-frequency relationship was obtained using methods outlined in Water Resources Council Bulletin 17A (Reference 2). The USGS data for the Penns Creek gaging station were adjusted by drainage area proportionment to the downstream locations for comparison.

Peak discharge-frequency relationships were also developed from regional hydrologic methods as a check on the reasonableness of the adjusted gaging station analysis (References 3 and 4). After a comparison of the results, it was determined that the gaging station analysis was the most desirable.

A summary of drainage area-peak discharge relationships for Penns Creek is shown in Table 1, "Summary of Discharges."

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (sq. miles)	PEAK DISCHARGES (cfs) 10-YEAR	50-YEAR	100-YEAR	500-YEAR
PENNS CREEK					
At USGS gage No. 5550	301	12,180	21,600	26,800	42,410

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3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the source studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Cross sections for the backwater analyses were obtained from aerial photographs flown in December 1978 at a scale of 1"=1,000' (Reference 5). Below-water sections were obtained by a stream bottom profile field survey. All bridges and culverts were field surveyed to obtain elevation data and structural geometry.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 4.2), selected cross section locations are also shown on the Flood Boundary and Floodway Map (Exhibit 2).

Water-surface elevations of floods of the selected recurrence intervals were computed using the COE HEC-2 step-backwater computer program (Reference 6). Flood profiles were drawn showing computed water-surface elevations for floods of the selected recurrence intervals. Starting water-surface elevations for Penns Creek were determined by the slope/area method.

Channel roughness factors (Manning's "n") used in the hydraulic computations were chosen by engineering judgment and based on a field and aerial photograph review of the stream and overbank areas. In the vicinity of New Berlin, the channel "n" values for Penns Creek ranged from 0.025 to 0.040, and the overbank "n" values ranged from 0.035 to 0.100. The acceptability of all assumed hydraulic factors, cross sections, ineffective flow areas, and hydraulic structure data used in the backwater analyses was verified by computations that duplicated high-water marks from the June 1972 flood (Reference 7).

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in this study are shown on the maps.

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

4.0 FLOOD PLAIN MANAGEMENT APPLICATIONS

The National Flood Insurance Program encourages State and local governments to adopt sound flood plain management programs. Therefore, each Flood Insurance

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Study produces maps designed to assist communities in developing flood plain management measures.

4.1 Flood Boundaries

To provide a national standard without regional discrimination, the 1 percent annual chance (100-year) flood has been adopted by FEMA as the base flood for flood plain management purposes. The 0.2 percent annual chance (500-year) flood is employed to indicate additional areas of flood risk in the community. For the stream studied in detail, the 100- and 500-year flood plain boundaries have been delineated using the flood elevations determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps (Reference 8).

For the stream studied by approximate methods, the boundary of the 100-year flood was delineated using the Flood Hazard Boundary Map for the Borough of New Berlin (Reference 9).

The 100- and 500-year flood plain boundaries are shown on the Flood Boundary and Floodway Map (Exhibit 2). In cases where the 100- and 500-year flood plain boundaries are close together, only the 100-year flood plain boundary has been shown. Small areas within the flood plain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

4.2 Floodways

Encroachment on flood plains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of flood plain management involves balancing the economic gain from flood plain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of flood plain management. Under this concept, the area of the 100-year flood plain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent flood plain areas, that must be kept free of encroachment so that the 100-year flood can be carried without substantial increases in flood heights. Minimum federal standards limit such increases to 1.0 foot, provided that hazardous velocities are not produced. The floodway in this study is presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway studies.

The floodway presented in this study was computed on the basis of equal conveyance reduction from each side of the flood plain. The results of these computations are tabulated at selected cross sections for the stream segment for which a floodway is computed (Table 2).

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FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH[2] (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
					(FEET NGVD)			
Penns Creek								
A	33,120	711	4,941	5.6	493.0	493.0	493.9	0.9
B	34,480	283	3,217	8.6	494.3	494.3	495.0	0.7
C	34,780	248	3,582	7.7	494.6	494.6	495.4	0.8
D	34,965	237	3,284	8.4	494.8	494.8	495.5	0.7
E	35,980	178	2,507	11.0	495.1	495.1	495.8	0.7

[1]Feet above Legislative Route 54046

[2]This width extends beyond corporate limits

TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY

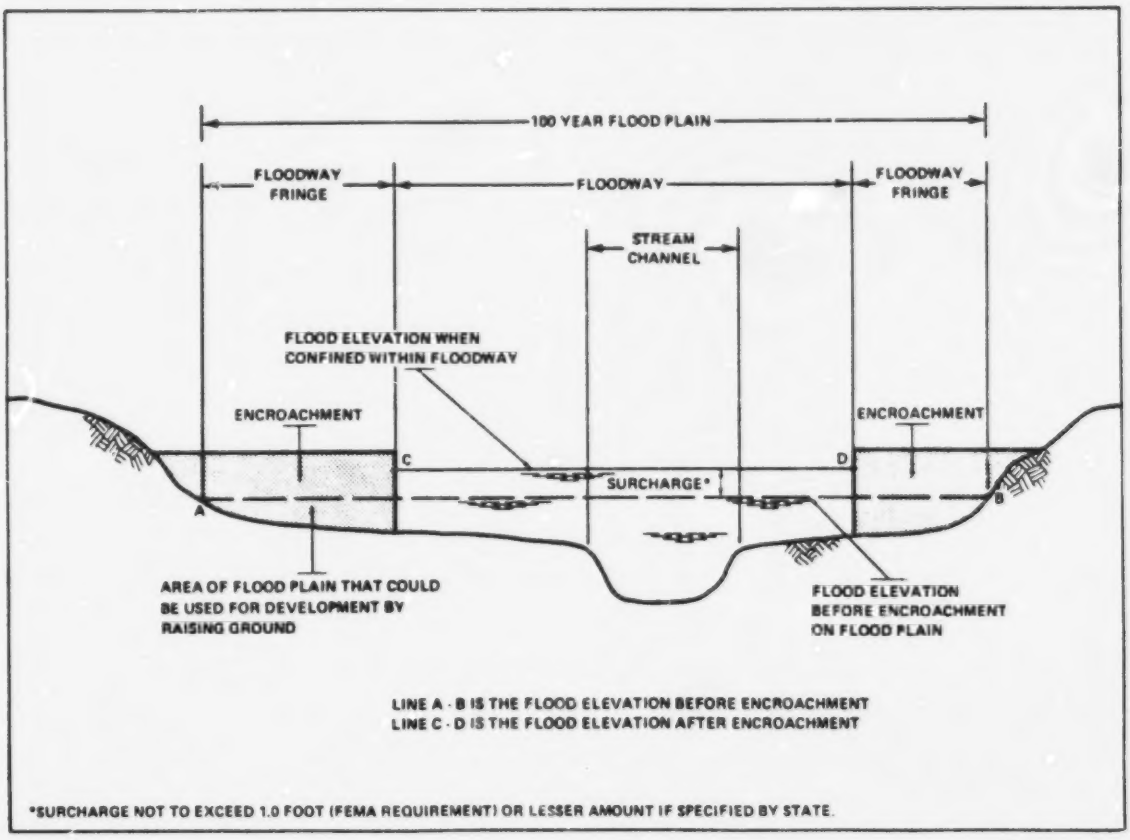
BOROUGH OF NEW BERLIN, PA.
(UNION CO.)

FLOODWAY DATA

PENNS CREEK

As shown on the Flood Boundary and Floodway Map (Exhibit 2), the floodway boundaries were computed at cross sections. Between cross sections, the boundaries were interpolated. In cases where the floodway and 100-year flood plain boundaries are either close together or collinear, only the floodway boundary has been shown. Portions of the floodway widths for Penns Creek extend beyond the corporate limits.

The area between the floodway and 100-year flood plain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the flood plain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood by more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to flood plain development are shown in Figure 2.


100 YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE A - B IS THE FLOOD ELEVATION BEFORE ENCROACHMENT
LINE C - D IS THE FLOOD ELEVATION AFTER ENCROACHMENT
*SURCHARGE NOT TO EXCEED 1.0 FOOT (FEMA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE.

FLOODWAY SCHEMATIC Figure 2

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5.0 INSURANCE APPLICATION

To establish actuarial insurance rates, data from the engineering study must be transformed into flood insurance criteria. This process includes the determination of reaches, Flood Hazard Factors, and flood insurance zone designations for each flooding source studied in detail in the Borough of New Berlin.

5.1 Reach Determinations

Reaches are defined as sections of flood plain that have relatively the same flood hazard, based on the average weighted difference in water-surface elevations between the 10- and 100-year floods. This difference may not have a variation greater than that indicated in the following tabulation for more than 20 percent of the reach:

Average Difference Between 10- and 100-Year Floods	Variation
Less than 2 feet	0.5 foot
2 to 7 feet	1.0 foot
7.1 to 12 feet	2.0 feet
More than 12 feet	3.0 feet

The locations of the reaches determined for the flooding source of the Borough of New Berlin are shown on the Flood Profiles (Exhibit 1) and summarized in Table 3.

5.2 Flood Hazard Factors

The Flood Hazard Factor (FHF) is used to establish relationships between depth and frequency of flooding in any reach. This relationship is then used with depth-damage relationships for various classes of structures to establish actuarial insurance rate tables.

The FHF for a reach is the average weighted difference between the 10- and 100-year flood water-surface elevations rounded to the nearest one-half foot, multiplied by 10, and shown as a three-digit code. For example, if the difference between water-surface elevations of the 10- and 100-year floods is 0.7 foot, the FHF is 005; if the difference is 1.4 feet, the FHF is 015; if the difference is 5.0 feet, the FHF is 050. When the difference between the 10- and 100-year flood water-surface elevations is greater than 10.0 feet, it is rounded to the nearest whole foot.

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FLOODING SOURCE	PANEL[1]	ELEVATION DIFFERENCE[2] BETWEEN 1.0% (100-YEAR) FLOOD AND			FHF	ZONE	BASE FLOOD ELEVATION[3] (NGVD)
		10% (10 YR.)	2% (50 YR.)	0.2% (500 YR.)			
Penns Creek							
Reach 1	01	-4.0	-1.4	+2.9	040	A8	Varies
Reach 2	01	-3.2	-1.3	+3.4	030	A6	Varies

[1]Flood Insurance Rate Map Panel
[2]Weighted Average
[3]Rounded to the nearest foot - see map

TABLE 3

FEDERAL EMERGENCY MANAGEMENT AGENCY

BOROUGH OF NEW BERLIN, PA.
(UNION CO.)

FLOOD INSURANCE ZONE DATA

PENNS CREEK

5.3 Flood Insurance Zones

Flood insurance zones and zone numbers are assigned based on the type of flood hazard and the FHF, respectively. A unique zone number is associated with each possible FHF, and varies from 1 for a FHF of 005 to a maximum of 30 for a FHF of 200 or greater.

Zone A: Special Flood Hazard Areas inundated by the 100-year flood, determined by approximate methods; no base flood elevations shown or FHFs determined.

Zones A6 and A8: Special Flood Hazard Areas inundated by the 100-year flood; with base flood elevations shown, and zones subdivided according to FHFs.

Zone B: Areas between the Special Flood Hazard Areas and the limits of the 500-year flood; areas that are protected from the 100- or 500-year floods by dike, levee, or other water control structure; areas subject to certain types of 100-year shallow flooding where depths are less than 1.0 foot; and areas subject to 100-year flooding from sources with drainage areas less than 1 square mile. Zone B is not subdivided.

Zone C: Areas of minimal flooding; not subdivided.

Flood elevation differences, FHFs, flood insurance zones, and base flood elevations for the flooding source studied in detail in the community are shown in Table 3.

5.4 Flood Insurance Rate Map Description

The Flood Insurance Rate Map for the Borough of New Berlin is, for insurance purposes, the principal result of the Flood Insurance Study. This map contains the official delineation of flood insurance zones and base flood elevations. Base flood elevation lines show the locations of the expected whole-foot water-surface elevation of the base (100-year) flood. The base flood elevations and zone numbers are used by insurance agents, in conjunction with structure elevations and characteristics, to assign actuarial insurance rates to structures and contents insured under the National Flood Insurance Program.

6.0 OTHER STUDIES

This Flood Insurance Study was prepared by compiling existing hydrologic and hydraulic technical and scientific data prepared by other organizations originally for purposes other than the preparation of this Flood Insurance

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Study. The data was identified as the best available at the time of compilation of this Flood Insurance Study and should depict the general conditions of the flooding source with relative accuracy. FEMA performed a cursory review and accepted the data as valid for purposes of this Flood Insurance Study and the NFIP. However, if better information is known to exist or has been developed since the date of this report, the information should be immediately forwarded to the Natural and Technological Hazards Division, Federal Emergency Management Agency (Regional Director, Region III Office, Liberty Square Building (Second Floor), 105 South Seventh Street, Philadelphia, Pennsylvania 19106), for consideration for revision of this study.

The Flood Insurance Study for the Township of Limestone is currently being prepared (Reference 10). The results of that study will be in exact agreement with the results of this study.

A Flood Hazard Boundary Map has been published for the Borough of New Berlin (Reference 9). The differences between the Flood Hazard Boundary Map and this study are justified due to the more detailed nature of this Flood Insurance Study.

7.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting the Natural and Technological Hazards Division, Federal Emergency Management Agency, Regional Director, Region III Office, Liberty Square Building (Second Floor), 105 South Seventh Street, Philadelphia, Pennsylvania 19106.

8.0 BIBLIOGRAPHY AND REFERENCES

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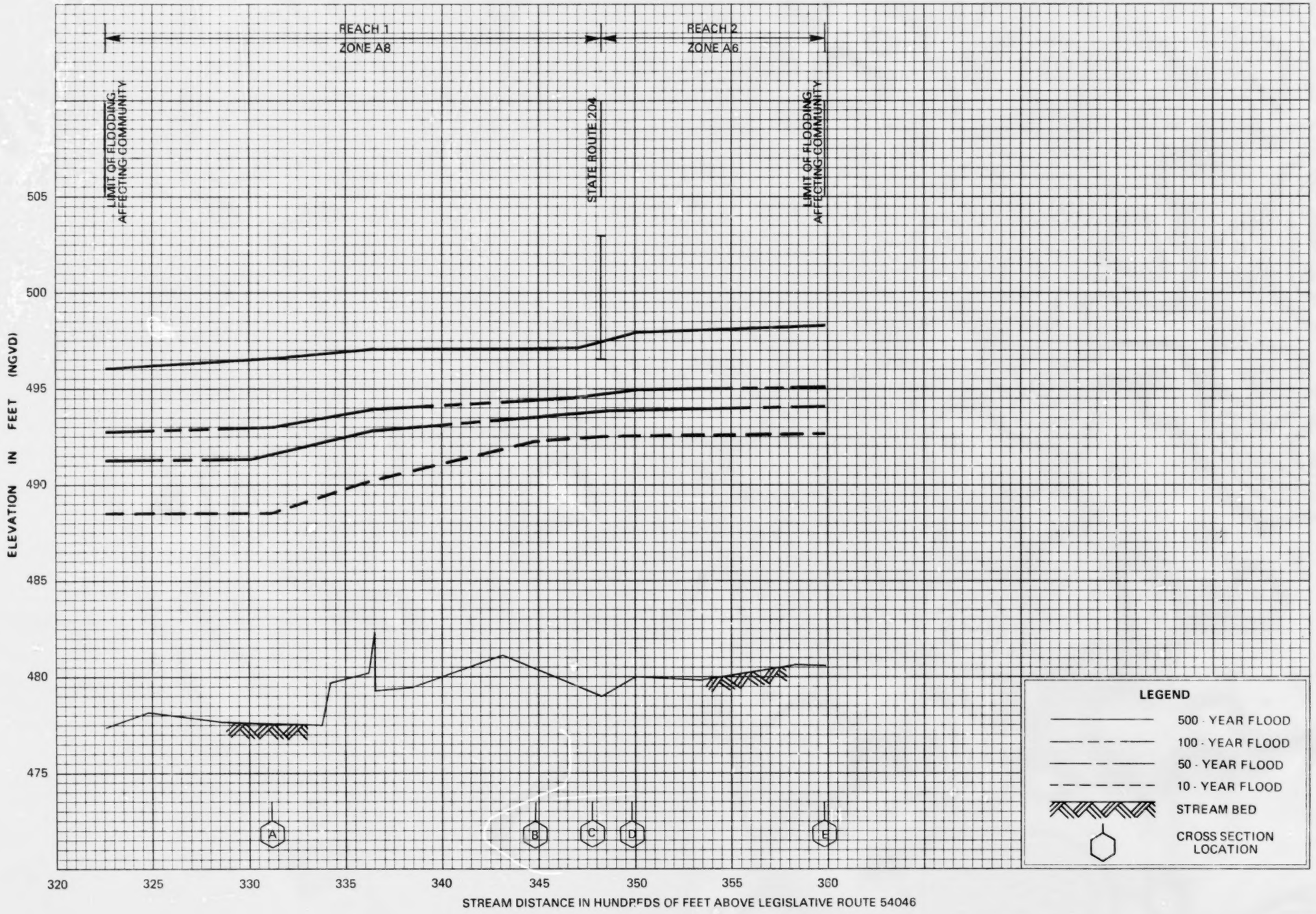

FLOOD PROFILES

PENNS CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY

BOROUGH OF NEW BERLIN, PA

(UNION CO.)

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